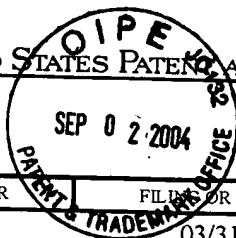




UNITED STATES PATENT AND TRADEMARK OFFICE



UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/814,730	03/31/2004	Kathleen Tyson-Quah	126-001USANB0

Thomas J. Perkowski, Esq., P.C.
 Soundview Plaza
 1266 East Main Street
 Stamford, CT 06902

CONFIRMATION NO. 9865

FORMALITIES LETTER



OC000000012930604

Date Mailed: 06/15/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

09/02/2004 SHINASS1 00000046 10614730

01 FC:2001
 02 FC:2051

385.00 OP
 65.00 OP

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 385 to complete the basic filing fee for a small entity.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$450** for a Small Entity

- **\$385** Statutory basic filing fee.
- **\$65** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
 Commissioner for Patents
 P.O. Box 1450
 Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

BINH

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,730
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A
PAYMENT BANK HOST APPLICATION HAS A FILTER
PROCESS MODULE FOR PROCESSING PAYMENTS
INSTRUCTIONS, AND WHEREIN A PAYMENT BANK HOST
APPLICATION APPLIES PAYMENTS RISK DATA...
Examiner : n/a
Group Art Unit : 3621
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION
FILING DATE GRANTED

Sir:

In response to the Notice of Missing Parts of Application/Filing Date Granted dated June 15, 2004, Applicant submits herewith the following documents for filing in the above-referenced Application:

- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted;
- Petition for Extension of Time; and
- Kathleen D. Tyson Check No. 1002 in the amount of \$505.00.

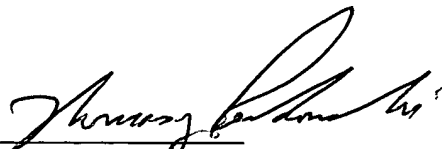
Please address all correspondence to:

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902

The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

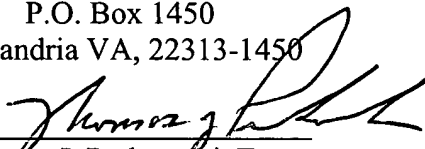
Dated: August 30, 2004


Thomas J. Perkowski, Esq.
Attorney for Applicant
Reg. No. 33,134
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Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902
203-357-1950
<http://www.tjpatlaw.com>

CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on August 30, 2004 in a prepaid
postage envelope as First Class Mail
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Thomas J. Perkowski, Esq.
Reg. No. 33,134
Dated: August 30, 2004